

Set	Items	Description
S1	2522558	BANK? OR CYBERBANK? OR FINANCIAL() INSTITUTION? OR SAVINGS(-2W) LOAN? OR S()L
S2	204062	(ACCOUNT? OR CHECKING? OR SAVINGS) (5N) (OPEN? OR NEW OR START? OR CREATE? OR INITIAT? OR ESTABLISH? OR SECOND)
S3	77000	(CHECK? OR AUTHEN? OR COMPAR? OR CONFIRM? OR VERIF? OR AUT-HOR? OR IDENTIF?) (5N) (IDENTIT? OR ID OR INDIVIDUAL?)
S4	13470545	SECOND? OR FIRST OR OTHER OR ALREADY OR EXIST? OR PREVIOUS? OR PRIOR OR CURRENT? OR ESTABLISH? OR ANOTHER? OR OUTSIDE?
S5	24766	S1 (10N) S2
S6	67	S5 (10N) S3
S7	23	S4 (10N) S6
S8	277	S1(5N)S4(5N)S3
S9	74	S1 (5N) S2 (5N) (REFERENCE? OR REFERRAL?)
S10	186	S2(5N)S3
S11	68	S1 (S) S10
S12	67	S5(S)S4(S)S3
S13	6868	BSA OR BANK() SECRE?() ACT
S14	429	BANK?() REFERENC?
S15	0	S9 AND S8
S16	3	(S13 OR S14) AND S6
S17	0	S9 AND S10
S18	26	S9(S)S4
S19	49	S7 OR S16 OR S18
S20	43	RD (unique items)
S21	31	S20 NOT PY>1997
S22	26	S21 NOT PD>970331 (Kwic all)

File 275:Gale Group Computer DB(TM) 1983-2000/Jun 15
 (c) 2000 The Gale Group

File 47:Gale Group Magazine DB(TM) 1959-2000/Jun 15
 (c) 2000 The Gale group

File 75:TGG Management Contents(R) 86-2000/Jun W1
 (c) 2000 The Gale Group

File 636:Gale Group Newsletter DB(TM) 1987-2000/Jun 15
 (c) 2000 The Gale Group

File 16:Gale Group PROMT(R) 1990-2000/Jun 15
 (c) 2000 The Gale Group

File 624:McGraw-Hill Publications 1985-2000/Jun 13
 (c) 2000 McGraw-Hill Co. Inc

File 484:Periodical Abstracts Plustext 1986-2000/Jun W2
 (c) 2000 Bell & Howell

File 613:PR Newswire 1999-2000/Jun 15
 (c) 2000 PR Newswire Association Inc

File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc

File 141:Readers Guide 1983-2000/May
 (c) 2000 The HW Wilson Co

File 239:Mathsci 1940-2000/Jul
 (c) 2000 American Mathematical Society

File 370:Science 1996-1999/Jul W3
 (c) 1999 AAAS

File 696:DIALOG Telecom. Newsletters 1995-2000/Jun 14
 (c) 2000 The Dialog Corp.

File 553:Wilson Bus. Abs. FullText 1982-2000/Apr
 (c) 2000 The HW Wilson Co

6/15/00

22/3,K/1 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

01948261 SUPPLIER NUMBER: 18402905 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Internet access: Intuit launches expanded Quicken Financial Network on the Internet; Web site now offers insurance, investing and banking services, financial news & information. (Company Business and Marketing)
EDGE: Work-Group Computing Report, v7, n318, p41(1)
June 17, 1996
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1672 LINE COUNT: 00145

... addition to existing areas for Intuit's Financial Institution Partners, a new service from Compass Bank enables individuals to apply for checking and savings accounts and credit cards online. Other new services from bank partners will follow.

* Intuit Products - Includes links to the existing Intuit Home Page for information on Intuit products and promotions as well as product and...

22/3,K/2 (Item 2 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

01386067 SUPPLIER NUMBER: 09671339 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Corporate currency: PC purchase orders for business. (includes related article on establishing a purchase-order account) (Special Report)
Grotta, Daniel
PC Sources, v1, n11, p211(4)
Nov, 1990
ISSN: 1052-6579 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 2961 LINE COUNT: 00223

... require that you sign a form agreeing to their payment and delivery terms before an account can be established. Once signed, and assuming that your bank and credit references check out, you should have no difficulty getting a PO account.

Daniel Grotta is ...

22/3,K/3 (Item 1 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2000 The Gale group. All rts. reserv.

02734411 SUPPLIER NUMBER: 03918187 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Swiss bank accounts: does anybody need one?
Lee, Betty
Canadian Business, p170(3)
Sept, 1985
ISSN: 0008-3100 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1326 LINE COUNT: 00099

... ll be obliged to come clean.

And one more warning: if a Swiss bank has established branches in another country, these branches must abide by that country's laws. Switzerland's Big Three--Swiss...

...write to a branch in Switzerland for an application (you'll be asked for a bank reference letter, proof of signature and address, and other personal information) and open an account by mail. Once you're on board, you can transfer funds in any way you...

22/3,K/4 (Item 2 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2000 The Gale group. All rts. reserv.

02441215 SUPPLIER NUMBER: 02975974 (USE FORMAT 7 OR 9 FOR FULL TEXT)
No toasters. (Dan Oppenheimer)
Bork, Robert H.
Forbes, v132, p197(2)
Oct 24, 1983
CODEN: FORBA ISSN: 0015-6914 LANGUAGE: ENGLISH RECORD TYPE:
FULLTEXT
WORD COUNT: 402 LINE COUNT: 00030

... drives.

Today Oppenheimer operates in a world unto itself, not subject to state or federal banking regulation. Dan shuns new customers without a reference from an established account. "It's been very profitable," Openheimer says, "because we have no expenses except for salaries and rent." If Oppenheimer is making...

22/3,K/5 (Item 1 from file: 75)
DIALOG(R) File 75:TGG Management Contents(R)
(c) 2000 The Gale Group. All rts. reserv.

00191852 SUPPLIER NUMBER: 18608331
Why it's tough being a banker in Venezuela. (includes related article on the privatization of Petroleos de Venezuela) (Latin America)
Engen, John
Institutional Investor, v30, n7, p97(5)
July, 1996
ISSN: 0020-3580 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 4193 LINE COUNT: 00334

... assets took the form of government-issued securities. "We faced an inverse run on our bank," Garcia Mendoza says. In August 1994 the bank began requiring references to open new accounts and boosted minimum deposit levels to B5 million, or about \$10,000, for savings accounts...

...because, Garcia Mendoza says, new government reserve policies made them too expensive. A handful of other banks have initiated similar policies, but none are as strict as Venezolano de Credito's...

22/3,K/6 (Item 2 from file: 75)
DIALOG(R) File 75:TGG Management Contents(R)
(c) 2000 The Gale Group. All rts. reserv.

00164234 SUPPLIER NUMBER: 14470591 (USE FORMAT 7 FOR FULL TEXT)
Event-driven trust marketing. (Trust Marketing Resource)
Harker, Jay E.
Bank Marketing, v25, n8, p41(2)
August, 1993
ISSN: 0888-3149 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1466 LINE COUNT: 00114

...ABSTRACT: alternative marketing strategies is to home in on such likely intermediaries as retail and private bankers, attorneys and accountants as sources of referrals. A second strategy is usage of advertising and public relations such that the institution's name is...

22/3,K/7 (Item 3 from file: 75)
DIALOG(R) File 75:TGG Management Contents(R)
(c) 2000 The Gale Group. All rts. reserv.

00154012 SUPPLIER NUMBER: 12537040 (USE FORMAT 7 FOR FULL TEXT)
Dealing with delinquent accounts.
Skipworth, Mark
American Salesman, v37, n7, p16(4)
July, 1992
ISSN: 0003-0902 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1209 LINE COUNT: 00090

... you should do now and perhaps see how you could have avoided the problem altogether.

First of all, you haven't done anything wrong. You were doing your job when you...

...for your financial people to review? Typically three trade references are required along with a **bank reference** and a complete set of billing information on the **new account**. Does your **new customer** understand your terms on this **first order** and are they acceptable? If you sold the job as "net 10 days" for...

22/3,K/8 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

03231251 Supplier Number: 46625583 (USE FORMAT 7 FOR FULLTEXT)

CTR Exemptions

Regulatory Compliance Watch, v9, n321, pN/A

August 12, 1996

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 835

... a governmental unit is generally sufficient. Such documentation might include a corporate resolution by the **other bank** authorizing the **establishment** of an **account** and granting signature **authority** over its account to named **individuals**. In addition, any documentation that demonstrates that a customer is a bank is sufficient.

Certain...

22/3,K/9 (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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02590827 Supplier Number: 45237330 (USE FORMAT 7 FOR FULLTEXT)

FINAL BSA WIRE TRANSFER RULES ISSUED

Money Laundering Alert, v6, n4, pN/A

Jan, 1995

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1436

FINAL BSA WIRE TRANSFER RULES ISSUED

... that 60,000 institutions will be affected. The rules, which will form part of the **Bank Secrecy Act** regulations, will increase their recordkeeping burdens, Treasury says, by an average of 16.3 hours...

...established customer" for purposes of the record keeping and retention requirements. The final rule requires **verification of identity** of transmitters and recipients who are not "**established customers**" defined as:

- an **accountholder** or a person which the **financial institution** has obtained and maintains on file the name, address and social security number or employer...

...the information that institutions already retain for purposes related to prudent business practices or prior **BSA** requirements. Much of the information can be obtained and retrieved without substantial cost.

The final...

...securities brokers and dealers and another for banks. Those changes will be part of the **BSA** regulations at 31 CFR 103.33 (e) and (f).

The responsibilities are almost identical. The...

22/3,K/10 (Item 3 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

02535910 Supplier Number: 45111595 (USE FORMAT 7 FOR FULLTEXT)
How Western Bank Ranks Its Personal Bankers
Bank Mutual Fund Report, v4, n20, pN/A
Nov 2, 1994
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 307

... its works.

The majority of a newcomers salary is straight compensation, not commission, but the **banker** is expected to generate 120 new accounts annually and make four **referrals** and four **outside** sales calls monthly.

The expectations ramp up the more experienced the employee becomes.
The mid...

22/3,K/11 (Item 4 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

02234359 Supplier Number: 44261190 (USE FORMAT 7 FOR FULLTEXT)
Be Wary of Insufficient Information
Regulatory Compliance Watch, v3, n45, pN/A
Nov 29, 1993
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 542

... threshold.

FinCEN also says banks should be alert if:
a customer is unwilling to provide previous or other current
banking relationships;
a customer **opens** an account without **references**, a local address
or identification, or refuses to provide any other information the bank
requires to open an account;
a potential borrower is reluctant or refuses...

22/3,K/12 (Item 5 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

02211719 Supplier Number: 44198455 (USE FORMAT 7 FOR FULLTEXT)
Correction fluid and computer used to trick banker
Computer Fraud & Security Bulletin, pN/A
Nov, 1993
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 156

(USE FORMAT 7 FOR FULLTEXT)
TEXT:

Two employees of Salomon Brothers, UK and two **outsiders** have been charged with using the investment bank's computer and some correction fluid to...

...used to create impressive, but false, references for one of Salomon's valued clients. The **references** were used by an accomplice to **open** an account in a Luxembourg **bank**. The correction fluid came into play when a genuine letter authorizing Salomon to pay GBP30...

22/3,K/13 (Item 6 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

01434814 Supplier Number: 41904129 (USE FORMAT 7 FOR FULLTEXT)

WIRE TRANSFER RULES WOULD CAUSE CHAOS, COMMENTS SAY

Money Laundering Alert, v2, n6, pN/A

March, 1991

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1099

... rules, Morgan Stanley, a major securities firm, suggested that rather than using the term "deposit accountholder," the regulations should focus on "established customers."

That would relieve many regulated non-bank institutions of the need to verify the identity of customers who do not maintain an "account," as viewed by Treasury, but about whom...

...days after payment to obtain the information. It would be spared of penalties under the Bank Secrecy Act if it made a "reasonable effort" to gather it.

Many respondents say this is the...

22/3,K/14 (Item 7 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2000 The Gale Group. All rts. reserv.

01283969 Supplier Number: 41424106 (USE FORMAT 7 FOR FULLTEXT)

FINANCE MINISTRY ISSUES GUIDELINES AGAINST MONEY LAUNDERING

Japan Weekly Monitor, pN/A

July 2, 1990

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 220

THE GUIDELINES, INTENDED FOR BANKS, LIFE INSURANCE COMPANIES AND OTHER FINANCIAL INSTITUTIONS, CALL FOR CHECKING THE IDENTITY OF THEIR CUSTOMERS WHEN THEY OPEN ACCOUNTS AND REPORTING TO THE AUTHORITIES ANY SUSPICIOUS TRANSFERS OF CASH, MINISTRY OFFICIALS SAID. BANKS AND...

22/3,K/15 (Item 1 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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04772120 Supplier Number: 47024543 (USE FORMAT 7 FOR FULLTEXT)

Pitch to Rich Boosts Calif. Bank's Trust Assets

American Banker, p11

Jan 9, 1997

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 314

... But Mr. Rutzen said much of Pacific's new business is the result of the bank's account managers actively soliciting new clients and referrals. The bank hosts seminars and other events to which it invites prospective clients.

Pacific's money management business is now generating...

22/3,K/16 (Item 2 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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04402205 Supplier Number: 46457808 (USE FORMAT 7 FOR FULLTEXT)

Intuit Launches Expanded Quicken Financial Network on the Internet; Web Site Now Offers Insurance, Investing and Banking Services, Financial News and Information.

Business Wire, p06111106
June 11, 1996
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 2039

... addition to existing areas for Intuit's Financial Institution Partners, a new service from Compass Bank enables individuals to apply for checking and savings accounts and credit cards online. Other new services from bank partners will follow.

-- Intuit Products - Includes links to the existing Intuit Home Page for information on Intuit products and promotions as well as product and...

22/3,K/17 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2000 The Gale Group. All rts. reserv.

03774084 Supplier Number: 45366459 (USE FORMAT 7 FOR FULLTEXT)
Bank Rep Spotlight: Betty Dennis
Bank Investment Marketing, p49
March, 1995
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1537

... a place she describes as 'where I grew up.' And to foster good relationships with bank personnel, Dennis is a strong advocate of cross-referrals. 'When a customer comes in for the first time to open an investment account, I ask them to consider opening a checking account with the bank.' To date, no customers have turned her down, she says.

'Betty and I work very...

22/3,K/18 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2000 The Gale Group. All rts. reserv.

03740656 Supplier Number: 45308747
Marketing Through Churches-Unity Between Church and Bank
Bank Marketing, v0, n0, p73
Feb 1, 1995
Language: English Record Type: Abstract
Document Type: Magazine/Journal; Trade

ABSTRACT:

...some church members to be part-time tellers. These members are then able to help other parishioners with paperwork for loans and new accounts, and Huntington also provides church classes and seminars on various financial matters. The churches also benefit in that they receive a referral fee when a new account is opened. Other banks are now beginning to introduce similar programs.

...

22/3,K/19 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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01854886 Supplier Number: 42350072 (USE FORMAT 7 FOR FULLTEXT)
Judicial ads spark D.C. controversy
Electronic Media, p1
Sept 9, 1991
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 732

... in the Chappaquiddick incident, charges Sen. Biden with plagiarism

and links Sen. Cranston to the savings and loan scandal.

The 30-second broadcast spot is a condensed version of the longer ad. It omits references to Sens. Cranston and Biden and is less vicious in its attacks against Sen. Kennedy...

22/3,K/20 (Item 1 from file: 813)

DIALOG(R)File 813:PR Newswire

(c) 1999 PR Newswire Association Inc. All rts. reserv.

1034626

LATU004

Reason Foundation: Increased Consumer Choice Improves Quality and Lowers Costs for Services to Developmentally Disabled

DATE: December 17, 1996

07:00 EST

WORD COUNT: 687

... funding program is Missouri's "Show Me Choices" program, which authorizes the release of a check from an individual bank account established and managed by the state in the consumer's name. The check is delivered by...

22/3,K/21 (Item 2 from file: 813)

DIALOG(R)File 813:PR Newswire

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0523003

SF006

WELLS FARGO INTRODUCES NEW CHECKING ACCOUNT OWNER'S GUIDE; EDUCATIONAL TOOL TO AID BANK CUSTOMERS

DATE: September 29, 1992

12:45 EDT

WORD COUNT: 343

...help.

The Checking Account Owner's Guide is now available in branches for Wells Fargo Bank customers who open a checking account for the first time, or for anyone who wants a handy reference on how to use their checking account.

"The same thinking went into producing this guide...

22/3,K/22 (Item 3 from file: 813)

DIALOG(R)File 813:PR Newswire

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0320434

DV003

BANKING AS EASY AS 1-2-3 FIRST INTERSTATE BANK LAUNCHES LOW-INCOME BANKING SERVICES

DATE: November 9, 1990

15:46 EST

WORD COUNT: 590

...Denver

today announced it will offer a package of services specifically designed to meet the banking needs of low-income individuals .

The new package includes a checking account with no minimum balance required, overdraft protection, and a savings account that can be opened with as little as \$25.

First Interstate Bank developed this new package of services -- Banking as Easy as 1-2-3 -- in response...

22/3,K/23 (Item 4 from file: 813)

DIALOG(R)File 813:PR Newswire

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0093776

CH007

EDITORS NOTE: The following article, written by John Carlson, Division Vice President, Consumer Lending, for First American Savings Bank, discusses home equity loans as well as other alternatives available to today's consumer:

DATE: August 1, 1988 14:49 E.T. WORD COUNT: 1,016

...Graduate School of Retail Banking, he has extensive experience in all aspects of consumer lending.

First American Savings Bank , FSB, is the second largest savings bank in North Carolina, providing savings , checking and loan services to individuals . Headquartered in Greensboro, First American operates 34 full service offices in communities across the state. The bank also operates...

22/3,K/24 (Item 1 from file: 141)
DIALOG(R) File 141: Readers Guide

(c) 2000 The HW Wilson Co. All rts. reserv.

01036722 H.W. WILSON RECORD NUMBER: BRGA87036722

Opening a Swiss account is no big secret.

Woolley, Suzanne.

Business Week (Bus Week) (Aug. 3 '87) p. 95

...ABSTRACT: make even regular accounts highly confidential. Numbered accounts, which keep owners' names separate from all other records, offer an extra dimension of privacy. A valued client of a U.S. bank can open a regular Swiss account by mail. To open a numbered account , a depositor usually must apply in person with a reference from his home bank or a letter of introduction from a client of the Swiss bank. He may then...

22/3,K/25 (Item 1 from file: 553)
DIALOG(R) File 553: Wilson Bus. Abs. FullText
(c) 2000 The HW Wilson Co. All rts. reserv.

03342957 H.W. WILSON RECORD NUMBER: BWBA96092957 (USE FORMAT 7 FOR FULLTEXT)

Making the grade.

AUGMENTED TITLE: commercial clients evaluating banks

DeNicola, Nino

Bank Marketing (Bank Mark) v. 28 (Nov. '96) p. 41-4

LANGUAGE: English

WORD COUNT: 2121

...ABSTRACT: when clients were asked to evaluate bank innovation--their creative and high-tech solutions. However, individual examples of outstanding performance were identified in certain areas, such as the relationship established by highly regarded account officers or the technical sophistication of specific, selected bank products.

22/3,K/26 (Item 2 from file: 553)
DIALOG(R) File 553: Wilson Bus. Abs. FullText
(c) 2000 The HW Wilson Co. All rts. reserv.

03288026 H.W. WILSON RECORD NUMBER: BWBA96038026 (USE FORMAT 7 FOR FULLTEXT)

Putting a stop to bad checks.

Progressive Grocer (Prog Grocer) v. 75 (Apr. '96) p. 79+

LANGUAGE: English

WORD COUNT: 1235

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

... color copiers."

Another problem, he says, is that IDs are fairly easy to duplicate. "The **other** thing is it's still pretty easy for an **individual** to **open** up multiple **checking accounts**," says Burnside. "If I have 10 **bank** accounts, I can literally be 10 different people. Now, in most places you can still..."